



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Jonathan Schwalb, Esq.  
Friedman Vartolo LLP  
85 Broad Street, Suite 501  
New York, New York 10004  
Attorney for Secured Creditor,  
BSI Financial Services as Servicer for U.S. Bank  
Trust N.A., as Trustee of the SCIG Series III Trust  
P: (212) 471-5100  
[Bankruptcy@FriedmanVartolo.com](mailto:Bankruptcy@FriedmanVartolo.com)

IN RE:

Liwa J. Darwish

Debtor(s).

Order Filed on August 19, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-23053

Chapter 13

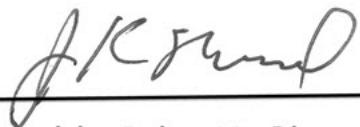
Hearing Date: August 8, 2019

Judge: John K. Sherwood

**CONSENT ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

**DATED: August 19, 2019**

  
Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant: BSI Financial Services  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Herbert B. Raymond, Esq.  
Property Involved("Collateral"): 159 Hamilton Trail, Totowa, NJ 07512

Relief sought:

- ✓ Motion for relief from the automatic stay  
Motion to dismiss

Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 5 months, from April 1, 2019 to August 1, 2019.
- The Debtor is overdue for 5 payments at \$5,808.22 per month.
- Less Funds held in debtor(s) suspense (\$1,336.87).

Total Arrearages Due **\$27,704.23**

2. Debtor must cure all post-petition arrearages, as follows:

- The arrears in the amount of **\$27,704.23** shall be capitalized into Debtor's Chapter 13 Plan.
- Within fourteen (14) days of the entry of this Order, Debtor shall file a modified Chapter 13 Plan reflecting the total arrearages due.
- Beginning on September 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of **\$5,808.22** per month or as further defined in the terms of the Note, Mortgage, or any payment change notifications.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Regular monthly payment: **BSI Financial Services**  
**314 S. Franklin Street**  
**Titusville, PA 16354**

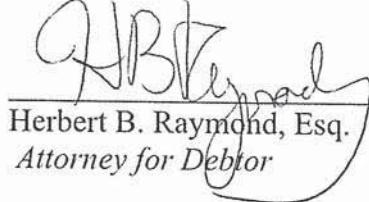
In the event of Default:

If the Debtors fail to make the regular monthly payments or fail to file a modified plan to address the post-petition arrearages within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.  
The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order

  
Herbert B. Raymond, Esq.  
Attorney for Debtor

8/16/19

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
Attorney for Secured Creditor